

Information to identify the case:		
Debtor 1:	Michael Kendrick Wilt	Social Security number or ITIN: xxx-xx-5872
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 7 9/13/22
Case number: 22-21800-CMB		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Kendrick Wilt	
2. All other names used in the last 8 years		
3. Address	198 Rankin Airshaft Road Uniontown, PA 15401	
4. Debtor's attorney Name and address	Corey J. Sacca Bononi & Company 20 North Pennsylvania Ave. Greensburg, PA 15601	Contact phone 724-832-2499 Email: csacca@bononilaw.com
5. Bankruptcy trustee Name and address	Robert H. Slone, Trustee 223 South Maple Avenue Greensburg, PA 15601	Contact phone 724-834-2990 Email: robertslone223@gmail.com

For more information, see page 2 >

Debtor **Michael Kendrick Wilt**

Case number **22-21800-CMB**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.</p>	<p>U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219</p>	<p>Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.</p> <p>Contact phone 412-644-2700</p> <p>Date: 9/14/22</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>October 20, 2022 at 09:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 12/19/22</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

In re:
Michael Kendrick Wilt
Debtor

Case No. 22-21800-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 14, 2022

User: auto
Form ID: 309A

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2022:

Recip ID	Recipient Name and Address
db	+ Michael Kendrick Wilt, 198 Rankin Airshaft Road, Uniontown, PA 15401-2124
tr	+ Robert H. Slone, Trustee, 223 South Maple Avenue, Greensburg, PA 15601-3232
15514878	+ Lexiocalpital, 2750 N. 29th Ave, Suite 124, Hollywood, FL 33020-1516
15514885	+ The North Fayette County Municipal Auth., 1634 University Drive, PO Box 368, Dunbar, PA 15431-0368
15514887	+ Vader Mountain Capital, 5 West 37th Street, Suite 1100, New York, NY 10018-6222

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: csacca@bononilaw.com	Sep 14 2022 23:33:00	Corey J. Sacca, Bononi & Company, 20 North Pennsylvania Ave., Greensburg, PA 15601
smg	EDI: PENNDEPTREV	Sep 15 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2022 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 15 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2022 23:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Sep 14 2022 23:34:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Sep 15 2022 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15514870	Email/Text: cfcbackoffice@contfinco.com	Sep 14 2022 23:33:00	Continental Finance Company, Attn: Bankruptcy, Po Box 3220, Buffalo, NY 14240
15514869	+ EDI: CAPITALONE.COM	Sep 15 2022 03:33:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15514871	+ Email/Text: bankruptcy@credencerm.com	Sep 14 2022 23:34:00	Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666
15514872	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 14 2022 23:43:47	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15514873	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 14 2022 23:43:38	Cws/cw Nexus, Attn: Card Services, Po Box 9201,

District/off: 0315-2

User: auto

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Form ID: 309A

Total Noticed: 28

			Old Bethpage, NY 11804-9001
15514874	+ EDI: AMINFOFP.COM	Sep 15 2022 03:33:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15514875	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 14 2022 23:33:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15514876	+ EDI: AGFINANCE.COM	Sep 15 2022 03:33:00	Household Finance Co/OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15514877	^ MEBN	Sep 14 2022 23:33:02	Lendmark Financial, Attn: Bankruptcy, 1735 N Brown Rd, Ste 300, Lawrenceville, GA 30043-8228
15514879	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 14 2022 23:33:00	Loancare, Cit Bank., Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
15514880	Email/Text: ml-ebn@missionlane.com	Sep 14 2022 23:33:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15514881	EDI: PRA.COM	Sep 15 2022 03:33:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15514882	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 14 2022 23:43:41	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15514883	Email/Text: bankruptcy@springoakscapital.com	Sep 14 2022 23:33:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
15514934	+ EDI: RMSC.COM	Sep 15 2022 03:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15514884	+ EDI: RMSC.COM	Sep 15 2022 03:33:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15514886	+ Email/Text: BANKRUPTCY@UNITEDAUTOCREDIT.NET	Sep 14 2022 23:33:00	United Auto Credit, PO Box 163049, Fort Worth, TX 76161-3049
15514888	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 14 2022 23:34:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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Date Rcvd: Sep 14, 2022

Form ID: 309A

Total Noticed: 28

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2022 at the address(es) listed below:

Name	Email Address
Corey J. Sacca	on behalf of Debtor Michael Kendrick Wilt csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com

TOTAL: 3